

Information to identify the case:

Debtor 1	William T Reitz	Social Security number or ITIN xxx-xx-2842
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 6/3/21
Case number: 21-70243-JAD		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	William T Reitz	
2. All other names used in the last 8 years		
3. Address	P.O. Box 137 Lans, PA 16849	
4. Debtor's attorney Name and address	Paul W. McElrath Jr. McElrath Legal Holdings, LLC. 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412-765-3606 Email: ecf@mcelrathlaw.com
5. Bankruptcy trustee Name and address	Ronda J. Winneccour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmeef@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 6/28/21

For more information, see page 2

Debtor William T Reitz

Case number 21-70243-JAD

7. Meeting of creditors	August 6, 2021 at 10:00 AM	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com , meetings@chapter13trusteewdpa.com
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 10/5/21 Filing deadline: 8/12/21 Filing deadline: 11/30/21
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan, objections and hearing	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors on: 8/6/21 at 10:00 AM , Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com	Creditors have the duty to promptly review all plans and present any objections in a timely manner. Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors. Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.
11. Filing a chapter 13 bankruptcy case	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:
William T Reitz
Debtor

Case No. 21-70243-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: dkam

Page 1 of 4

Date Rcvd: Jun 28, 2021

Form ID: 309iJAD

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2021:

Recip ID	Recipient Name and Address
db	+ William T Reitz, P.O. Box 137, Lanse, PA 16849-0137
aty	+ Maria Miksich, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr	+ Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
15381843	+ Cancer Care Partnership, PO Box 37808, Baltimore, MD 21297-7808
15381844	+ Cancer Treatment Centers of America, 1331 E Wyoming Ave, Philadelphia, PA 19124-3808
15381845	+ Clearfield County Tax Claim Bureau, 230 East Market Street, Clearfield, PA 16830-2448
15381846	+ Cooper Township Tax Collector, 583 Johnson Road, Grassflat, PA 16839-9625
15381851	+ Duke Cancer Center, 20 Duke Medicine Cir, Durham, NC 27710-2000
15381852	+ Duke Health, 5213 South Alston Avenue, Durham, NC 27713-4430
15381853	+ Duke Medicine, PO Box 70841, Charlotte, NC 28272-0841
15381854	+ Foundation Medicine, PO Box 347790, Pittsburgh, PA 15251-4790
15381855	+ Geisinger Health System, 100 N. Academy Avenue, Danville, PA 17822-0001
15381856	+ Guardant Health Inc., 29308 Network Pl, Chicago, IL 60673-1293
15381857	+ Holiday Financial Serv, 1800 Daisy Street Ext St, Clearfield, PA 16830-3265
15381862	+ Jersey Shore Bank, PO Box 967, Williamsport, PA 17703-0967
15381863	+ Keystone Rural Health Consortia, 90 E. 2nd Street, Emporium, PA 15834-1302
15381864	+ M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495
15381869	+ Mt Nittany Medical Center, 1800 E Park Ave, State College, PA 16803-6797
15381874	+ Penelec, 331 Newman Springs Rd., Building 3, Red Bank, NJ 07701-5688
15381871	Penelec, 76 South Main Street, A-RPC, Akron, OH 44308-1890
15381872	+ Penelec, PO Box 3687, Akron, OH 44309-3687
15381875	+ Penn Highlands Brookville, PO Box 447, Du Bois, PA 15801-0447
15381876	+ Penn State Hershey Medical Center, PO Box 853, Hershey, PA 17033-0853
15381878	+ William G. Satterlee and Sons, Inc., 12475 Route 119 Highway N, Rochester Mills, PA 15771-6505
15381873	penelec, PO Box 16001, Reading, PA 19612-6001

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: ecf@mcelrathlaw.com	Date/Time	Recipient Name and Address
aty		Jun 28 2021 23:25:53	Paul W. McElrath, Jr., McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210
smg	EDI: PENNDEPTREV	Jun 29 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Jun 28 2021 23:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 29 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Jun 28 2021 23:26:00	Pennsylvania Dept. of Revenue, Department

District/off: 0315-7

User: dkam

Page 2 of 4

Date Rcvd: Jun 28, 2021

Form ID: 309iJAD

Total Noticed: 44

ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Jun 28 2021 23:27:00	280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15381842	+ EDI: BANKAMER2.COM	Jun 29 2021 03:18:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15381847	+ Email/Text: bankruptcy@credencerm.com	Jun 28 2021 23:27:00	Bank of America, Po Box 17054, Wilmington, DE 19850-7054
15381848	+ Email/Text: bdsupport@creditmanagementcompany.com	Jun 28 2021 23:27:00	Credence Resource Mana, Po Box 2300, Southgate, MI 48195-4300
15381849	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 28 2021 23:31:42	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
15381850	EDI: DIRECTV.COM	Jun 29 2021 03:18:00	Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
15387071	EDI: DIRECTV.COM	Jun 29 2021 03:18:00	DirectTV, PO Box 78626, Phoenix, AZ 85062-8626
15381860	+ EDI: IRS.COM	Jun 29 2021 03:18:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
15381861	EDI: JEFFERSONCAP.COM	Jun 29 2021 03:18:00	Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15381865	+ EDI: MID8.COM	Jun 29 2021 03:18:00	Jefferson Capital, PO BOX 7999, Saint Cloud, MN 56302
15381866	+ EDI: MID8.COM	Jun 29 2021 03:18:00	Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
15384713	+ EDI: MID8.COM	Jun 29 2021 03:18:00	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15381867	+ Email/Text: mmrgbk@miramedrg.com	Jun 28 2021 23:27:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15381868	+ Email/Text: mmrgbk@miramedrg.com	Jun 28 2021 23:27:00	MiraMed Revenue Group, PO Box 536, Linden, MI 48451-0536
15381870	+ Email/Text: Bankruptcies@nragroup.com	Jun 28 2021 23:27:00	Miramedrg, 360 E. 22nd Street, Lombard, IL 60148-4924
15381877	+ EDI: DRIV.COM	Jun 29 2021 03:18:00	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
TOTAL: 21			Santander, P.O. Box 560284, Dallas, TX 75356-0284

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T Bank
15388775	*+	Bank of America, Po Box 17054, Wilmington, DE 19850-7054
15388776	*+	Cancer Care Partnership, PO B0x 37808, Baltimore, MD 21297-7808
15388777	*+	Cancer Treatment Centers of America, 1331 E Wyoming Ave, Philadelphia, PA 19124-3808
15388778	*+	Clearfield County Tax Claim Bureau, 230 East Market Street, Clearfield, PA 16830-2448
15388779	*+	Cooper Township Tax Collector, 583 Johnson Road, Grassflat, PA 16839-9625
15388780	*+	Credence Resource Mana, Po Box 2300, Southgate, MI 48195-4300
15388781	*+	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
15388782	*+	Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
15388783	*P++	DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550, address filed with court:, DirecTV, PO Box 78626, Phoenix, AZ 85062-8626
15388784	*+	Duke Cancer Center, 20 Duke Medicine Cir, Durham, NC 27710-2000

District/off: 0315-7

User: dkam

Page 3 of 4

Date Rcvd: Jun 28, 2021

Form ID: 309iJAD

Total Noticed: 44

15388785	*+	Duke Health, 5213 South Alston Avenue, Durham, NC 27713-4430
15388786	*+	Duke Medicine, PO Box 70841, Charlotte, NC 28272-0841
15388787	*+	Foundation Medicine, PO Box 347790, Pittsburgh, PA 15251-4790
15388788	*+	Geisinger Health System, 100 N. Academy Avenue, Danville, PA 17822-0001
15388789	*+	Guardant Health Inc., 29308 Network Pl, Chicago, IL 60673-1293
15388790	*+	Holiday Financial Serv, 1800 Daisy Street Ext St, Clearfield, PA 16830-3265
15381859	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
15388792	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
15388793	*+	Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15381858	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
15388791	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
15388794	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court; Jefferson Capital, PO BOX 7999, Saint Cloud, MN 56302
15388795	*+	Jersey Shore Bank, PO Box 967, Williamsport, PA 17703-0967
15388796	*+	Keystone Rural Health Consotia, 90 E. 2nd Street, Emporium, PA 15834-1302
15388797	*+	M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495
15388798	*+	Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
15388799	*+	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15388800	*+	MiraMed Revenue Group, PO Box 536, Linden, MI 48451-0536
15388801	*+	Miramedrg, 360 E. 22nd Street, Lombard, IL 60148-4924
15388802	*+	Mt Nittany Medical Center, 1800 E Park Ave, State College, PA 16803-6797
15388803	*+	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
15388804	*	Penelec, 76 South Main Street, A-RPC, Akron, OH 44308-1890
15388805	*+	Penelec, PO Box 3687, Akron, OH 44309-3687
15388807	*+	Penelec, 331 Newman Springs Rd., Building 3, Red Bank, NJ 07701-5688
15388808	*+	Penn Highlands Brookville, PO Box 447, Du Bois, PA 15801-0447
15388809	*+	Penn State Hershey Medical Center, PO Box 853, Hershey, PA 17033-0853
15388810	*+	Santander, P.O. Box 560284, Dallas, TX 75356-0284
15388811	*+	William G. Satterlee and Sons, Inc., 12475 Route 119 Highway N, Rochester Mills, PA 15771-6505
15388806	*	penelec, PO Box 16001, Reading, PA 19612-6001

TOTAL: 1 Undeliverable, 39 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2021 at the address(es) listed below:

Name	Email Address
------	---------------

Maria Miksich	on behalf of Creditor M&T Bank mmiksich@kmllawgroup.com
---------------	---

Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
-------------------------------------	-------------------------------

Paul W. McElrath, Jr.	on behalf of Debtor William T Reitz ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
-----------------------	--

Ronda J. Winnecour	cmevf@chapter13trusteedpda.com
--------------------	--------------------------------

District/off: 0315-7

User: dkam

Page 4 of 4

Date Rcvd: Jun 28, 2021

Form ID: 309iJAD

Total Noticed: 44

TOTAL: 4